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~ Counting the Cost Ezine ~
Everyday Abundant Living at Its Best

January 15, 2009 issue
Volume 9, Issue 10

Ideas, insights and inspirations for living each day to the fullest.

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"I came that they may have life and have it abundantly."
John 10:10

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~ Letter from the Editor ~

Dear Friends,

Greetings and Happy 2009 to you all. It's been a month since the last issue of Counting the Cost and I've thoroughly enjoyed the time off. But now the year is in full swing and I am ready to get back to interacting with all of you.

Speaking of interacting, I have some news for all of you who live in the greater Knoxville, Tennessee area. On Monday, January 12th, I began writing a twice-a-month column for the Knoxville News Sentinel called "Good Cents." The column will appear every other Monday with the "Dollars and Sense" features (page 1, Section C) and will give local bargain hunters a heads-up on good deals around town. I am also hosting a "Good Cents" blog on the News Sentinel website at <http://blogs.knoxnews.com/knx/cents> for tips that can't wait until the next column.

I invite all of our local readers to check out the column and blog. Also, if you know or hear of any dynamite deals, spectacular sales, or fabulous free family events in our area, email your GDAs ("good deal alerts") to me at

<mailto:nancy@countingthecost.com> so I can pass them along to readers and blog visitors.

Blessings,

Nancy

<mailto:nancy@countingthecost.com>

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~ Our Featured Sponsor ~

* Simplify from the Inside Out *

Do the women of your church need to a time to refocus and refresh? Do they need a weekend of encouragement and inspiration? Is your women's ministry group in need of a dynamic speaker for an upcoming conference or special event? Author and Counting the Cost Editor Nancy Twigg teaches women how to declutter life from the inside out.

Visit <http://www.nancytwigg.com> or email Nancy at <mailto:nancy@countingthecost.com>

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Feature Article:

Save Money on Your Home Energy Costs This Winter

by Deborah Taylor-Hough

Approximately 40% of winter home energy bills involves heating. Here are some simple tips for cutting back on your home energy costs this winter:

Heating:

- Change furnace air filters regularly (once a month or according to manufacturer's recommendations).
- Schedule a cleaning/maintenance call each year for your furnace.
- Install a programmable thermostat.
- Turn down the heat one degree during the day. Lower the heat by ten degrees at night.
- Make sure your furniture and carpets don't cover or block vents or air ducts.

Insulating:

- Add weather-stripping around doors and windows.
- Install thermo-pane windows in your home.
- Insulate your top floor ceilings and attic.
- Replace window screens with storm windows.
- Close the damper on the chimney flue when not in use.
- Cover your windows with insulated blinds or curtains. Or make window quilts for the winter months.
- Insulate yourself! Wear a sweater and insulated slippers in the house. Buy a down comforter for your bed.

Lighting:

- Use compact florescent lights, especially in outside

lighting like porch lights that are left on for long periods of time.

--Use photo-cells or motion sensors for outdoor lights.
--Open drapes when the sun is shining in your windows (helps to provide both light and passive heat), and be sure to remember to close the drapes at night to keep the heat in.

--Turn off lights when you leave a room.

Appliances:

--Insulate your older water heater.
--General rule of thumb: If you aren't using it, turn it off!
--Unplug electronics and electric appliances when not in use (battery chargers, hair appliances, computers).
--Use a power strip as a central turn off point for electronics, videos games, and computers when not in use.
--Use the right size pot on the stovetop.

Cleaning:

--Always run full loads of both laundry and dishes.
--If you have a newer model dishwasher, don't rinse dishes prior to putting them in the dishwasher.
--Install an energy efficient showerhead which will not only save on water usage, but also save money on water heating.

--Wash clothes in cold water whenever possible. Hot water heating uses 90% of the electricity used to run your washing machine.
--Use the correct water level when washing clothes.
--Don't over-dry your clothes. Hang to dry -- or to finish drying -- whenever possible.
--Empty your lint trap before each load.

About the Author:

Deborah Taylor-Hough is the author of the best-selling "Frozen Assets" series, "Frugal Living For Dummies," "Mix-and-Match Recipes," and "A Simple Choice: A Practical Guide for Saving Your Time, Money and Sanity." She is also the editor of Simple Times, Solo Parents, and Bright-Kids e-zines. Visit Deborah online at the Simple Mom blog at <http://thesimplemom.wordpress.com>

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Readers' Poll Question:
Financial Goals for the New Year

We are already two weeks into the New Year. Did you make any resolutions? If so, how are you doing at keeping them?

In our last Readers' Poll question, I wanted to hear about your goals for 2009 that related to saving and spending. The question asked, "Do you have any financial goals for 2009? If so, what are they and what do you plan to do to accomplish those goals?" Here are the answers we received from our readers:

"My family and I have been on a quest to become debt free since May 2007. Our goal is to 'Reach the Finish Line in 2009!' We have 3 credit cards to go. That's down from 12! The week between Christmas and New Year we worked on a visual aid (poster) to hang on our refrigerator to help keep us on track." ~ Christy

"...I use my debit card for purchases for convenience sake, but I also tend to use it more freely than if I actually had the cash on me. So I'm definitely going to keep track of my spending, limit it, and contribute more to my savings. I think once I contain the spending, putting myself on a budget will be more do-able." ~ Michelle

"At the beginning of 2008 I decided to try saving by only keeping \$5 bills. As weeks went by, it became easier and I found that I really did not miss spending that \$5. Imagine my delight when in mid-December I decided to check my progress and counted \$310. A little here, a little there -- it soon started to add up. I plan to continue the strategy in 2009 plus saving all my change from shopping. Having a little set aside in case of emergency is comforting." ~ Lois in OK

"Goals that I hope to accomplish in 2009 include, but are by no means not limited to enjoying simple things, and simply recognizing those ways to do so, in order that they won't pass me by unnoticed and unappreciated. Reduced income (by more than 50%) has made it necessary to be more creative in my problem-solving many times. For example, yes, we could go to the store and buy a prepackaged dessert item to make, or I could search my accumulated recipes for the opportunity to make something for which I have the ingredients already at hand. Choosing the second option allows me to seize problems and recognize them as opportunities for God to work and show me what He wants me to learn. This means that in order for Him to be the excellent teacher that He is, I must commit myself to learning from Him. I also plan to make our money 'work harder' for the ways in which it is used. That will involve creativity as well. This past summer, I visited

relatives in another state. During our stay, I discovered that multiple yard sales were going on in this affluent neighborhood in which they live. I bought 2 very nice winter tops, suitable for work, at a very affordable \$2 each. Every time someone compliments me about those two sweaters, I 'compliment' God as well. After all, He is the One Who provided! I also want to remember in all of these times to seek God for His help, and praise Him for the solutions. That is true appreciation. How easy it is to seek Him out only in times of difficulty, and totally overlook giving Him thanks for times of provision." ~ Kathy

Thanks to these readers for taking time to respond. To peruse previous Readers' Poll questions and responses, visit the "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Best Valentine's Day Ever

In case you've forgotten, Valentine's Day is rapidly approaching. Since the next issue of the newsletter will be the last one before the Big Day, I wanted to run this question in order to help those of our readers who are stumped about what to do for their loved ones this year.

In our newest Readers' Poll question, I want to hear about the best Valentine's Day celebration you've ever had. The question asks, "Tell us your most special Valentine's Day celebration and what made it so memorable. Was it a great gift, an unusual outing or an overwhelmingly thoughtful gesture that makes it stand out in your memory?"

Maybe those who are searching for ideas will get some creative inspiration from the answers our readers submit. Send the details of your favorite Valentine's Day to us at: <mailto:nancy@countingthecost.com?subject=Valentine's Day>. Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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"Talk It Out" Question
Big Family, Small House

How can a large family adjust to a small living space when moving to a bigger home is not feasible? How can they creatively use their space to meet their needs? That was the question one of our readers asked in the last issue of the newsletter. Darlene wrote:

"We are currently a family of 5 and have managed to squeeze into our 3-bedroom townhouse pretty well. We gave up our master bedroom for our two oldest boys and our second bedroom for our youngest daughter. My husband and I reside in the spare room on the main level. Here is my question. We are currently expecting TWINS and are stumped as to how or where we can fit them. (We are having boys.) We realize a move may be imminent, however my husband will be taking time off work to help me care for them in the first few months after they are born, so moving is not a possibility for us right now (that and affordability is a big factor). Any suggestions? We will be putting a crib in our room for the first few months to help with nursing, however there will come a time when they (the babies) and we (mom and dad) will need our own space! We do have a basement, but it is unfinished without windows and only has one exit so we are against moving the older boys down there. I'd appreciate any ideas!" ~ Darlene

Several of our readers have large families so I knew they could give Darlene some good advice. Here are a few of the answers we received:

"I think this mom is on the right track! Keep the new babies in your room until they are regularly sleeping through the night (for me, that is usually after the age of 1), then move them in with the child who currently has his/her own room in a new DOUBLE bunk bed! We just purchased one, they are wonderful, you can have two children on the top and two on the bottom rather than one-over-one like a regular bunk bed. The older child gets the top and therefore maintains some 'private' space. The two younger twins then share a low bed on the bottom; they will be going to bed earlier than the older sibling anyway! This has worked so well in our house with a 9 year old girl on the top and a 2 year old boy and 4 year old girl sharing the bottom (I am currently pregnant with #6, who will stay in our room for at least a year). Daddy or I can even squeeze in with the little ones on the bottom when necessary. I am the oldest of 8 myself and shared a room with up to 4 siblings at a time (and a bed with at least 1)! Sharing a room promotes family togetherness and sibling cooperation and will give your children many fond memories in the future!" ~ Carla

"I would suggest she subscribe to the email discussion group at Quiverfull.com (<http://www.quiverfull.com>). This is a website for people who believe in letting God decide their family size. There are several large families living in small spaces who would be happy to share their ideas." ~ Kathy

"This may be an 'outside the box' answer but what about finishing the basement and turning it into the living room and converting the current living room into another bedroom? The cost of finishing the basement would be considerably less than moving. Even if the living room was temporarily converted to a bedroom (I'm thinking movable screens), finishing the basement would probably pay for itself." ~ Glenda

"I receive a Christian Women's magazine called Above Rubies. Issue #72 published sometime last year had a whole feature article on 'Big Family, Small House'. You could find this ministry at <http://www.AboveRubies.org>. Also, at same website if you search for 'small house,' you will find a reprint of Newsletter #7, which also give some mothers' personal suggestions for large family living in a smaller house. We have about 1800 square feet and 4 kids, so we have not been as scrunched for space as many families. However, we are parents of twins. We did keep our twins together in cradle until they were about 8 or 10 weeks old. We then moved them into 2 separate cribs in one room. I have heard of parents who 'co-cribed' their twins for somewhat longer." ~ Barbara in TN

"We are a family of eight and live quite comfortably in a 1060 square foot house. Before we renovated the basement we had the four oldest children in one room -- two sets of bunk beds. The last two children had a tiny small room which is now the office." ~ GG

Thanks to all of our readers who took time to respond. We received many more responses than we had room to post. If you'd like to read more of the responses we received, visit the "Big Family, Small House" page on our website at: <http://www.countingthecost.com/tio/smallhouse.htm> To peruse previous "Talk It Out" questions and the responses our readers submitted, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
How to Juggle Without Dropping Too Many Balls

As much as we'd like to convince ourselves that we can, the truth is that no one can "do it all." Time is a limited commodity so we have to choose how to use it in ways that

best fit our needs, circumstances, gifts and abilities, etc. But how can a person (particularly a wife and mother) learn to let go of the notion that she can -- or is even supposed to -- be able to do it all? That was the question one of our readers recently asked. Sherry wrote:

"I work part-time in addition to helping my husband in his business and homeschooling our children. I also try to keep a reasonably clean house and cook decent meals. I want to do all these things well, but the truth is that I have a hard time with this balancing act. I'd like to hear how other moms have learned to let go of trying to be perfect and given themselves permission to simply do the best they can."
~ Sherry

I'm sure that many of you can relate to how Sherry feels. If you've found any solutions, strategies, etc., that have helped you juggle all the duties in your life, send them to <mailto:nancy@countingthecost.com?subject=Juggling>. Many of the answers we receive will appear in the next issue of the newsletter and on the website.

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~ Our Sponsor ~

Save \$10,000 a year on food? Without cutting coupons! "Dining on a Dime" is packed with over 1,200 money saving recipes and tips, kids tips and snack ideas, gift baskets, menus, food storage directions, Cleaning Cents and Pretty for Pennies. Recipes are easy to cook with ingredients that you probably already have in your pantry.

Learn more at <http://ctcezine.livingonad.hop.clickbank.net>

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Creative Frugality Topic:
Creative Cooperation

In the last issue I told you about friend I met through this ezine. She and I now help each other each week by swapping her newspaper coupons and circulars for goodies I've found using those coupons. I recently met another Counting the Cost subscriber and have formed a similar cooperative arrangement. I met this friend at a speaking engagement. She introduced herself to me and told me she was a CTC subscriber. After some email chatting, we decided to form an email discussion list through which we can share information about coupon-clipping, bargain-shopping, etc. So far our list consists of only the two of us, but we are having a great time sharing information nonetheless. [Side note: If you happen to live in the Knoxville, TN, area and are interested in participating in such a discussion group, email me at nancy@countingthecost.com.]

In the last issue's Creative Frugality column, I wanted to hear your examples of how you creatively cooperate with like-minded people to help you both save money. The question asked, "Do you have people with whom you cooperate in your efforts to be frugal? How do you work together in ways that are mutually beneficial?" Here are a few of the responses we received:

"It is a tradition to use coupons in my family. My mom, grandma, sister and I all trade our Sunday newspaper's coupons to each other when we're finished clipping out the coupons we want. This year for Christmas a local animal shelter was selling Entertainment coupon books for a fundraiser so I bought one for myself, my mom and my grandma along with wrapping paper cutters that can also double as a coupon cutter. We each clipped out the coupons we wanted from our own coupon books and then we passed our coupon books on to one another to clip out any coupons left that we wanted..." ~ Victoria

"We live in Florida and have a terrific lemon tree in our front yard. One of our neighbors brings us bags of oranges from his tree in exchange for our lemons. He knows he is welcome to the fruit and we always know when he has been by because there is a bag of oranges hanging on our front door!" ~ Marci

"We are always doing this in some form in our circle of friends and family. My friend has an economical car and I have a large pick-up. I borrow her car for the monthly shopping/banking trip and she borrows the truck for farm chores. I make frozen dinners for another friend who chops wood for me. Storage tanks were traded for a welding job. Fresh milk and cheese sometimes gets traded for a bale of hay, and on and on." ~ Robyn

"My sister and I live about 5 minutes apart. We both have families and see each other quite frequently. We save money by lending each other everything -- from small items (cooking supplies, glue guns, etc) to large items (tools, carpet steamers). Being willing to let others borrow your things and asking others saves money for everyone (and keeps 'things' and 'ownership' in their proper perspective)! We also swap babysitting -- once per month each couple babysits and then takes a turn going out. We also trade weekends away once a year by babysitting the other's children. The babysitting also gives us the opportunity to spend extra time with our nieces/nephews and lets the cousins develop close bonds." ~ Jen

Thanks to all of our readers who took time to respond. If you'd like to browse through all of the responses our readers submitted or read responses generated in previous discussions, visit the "Creative Frugality" page at:
<http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Combining Frugality with Fitness

I am fortunate in the sense that I have a Walgreen's within walking distance. Recently I have made it a habit once or twice a week to jog up the store wearing my backpack which contains my money, coupons, etc. After shopping, I then walk home with my purchases in the backpack on my back. Voila! Exercise, money-saving and --- here's the biggie -- getting to concentrate on my shopping without a little one saying, "Mommy...Mommy" every ten seconds!

In this issue's Creative Frugality question, I want to hear some of the ways you combine your efforts to be fit with your efforts to be frugal. The question asks, "What are some of the creative ways you've found that help you save money and stay fit at the same time?"

Tell us about how you save time by creatively combine these two important goals. Send your thoughts and tips to us at: <mailto:nancy@countingthecost.com?subject=Fit and Frugal>. Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ What to Expect Next Time ~

These days everyone is looking for ways to save money on household expenses. One great way to do that is to make your own cleaners. In the next issue, guest contributor Tawra Kellam, author and editor of "Living on a Dime," shares recipes for making your own household cleaning products for only a fraction of what you'd pay for similar products in the stores. Don't miss it.

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~ Counting the Cost Reader Classifieds ~

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